

Fill in this information to identify your case:

Debtor 1 Deborah Goderre

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number 15-00837
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ 0.00

4b. \$ 131.00

4c. \$ 621.94

4d. \$ 0.00

5. \$ 0.00

Debtor 1 **Deborah Goderre**Case number (if known) **15-00837****6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$	862.84
6b. Water, sewer, garbage collection	6b. \$	52.50
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	0.00
6d. Other. Specify: <u>Cell</u>	6d. \$	58.60
<u>Home Phone</u>	\$	93.82
<u>Trash</u>	\$	33.33
<u>Internet</u>	\$	44.00

7. Food and housekeeping supplies7. \$ **1,468.80****8. Childcare and children's education costs**8. \$ **27.50****9. Clothing, laundry, and dry cleaning**9. \$ **225.00****10. Personal care products and services**10. \$ **225.00****11. Medical and dental expenses**11. \$ **24.05****12. Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments.12. \$ **490.65****13. Entertainment, clubs, recreation, newspapers, magazines, and books**13. \$ **329.40****14. Charitable contributions and religious donations**14. \$ **0.00****15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ **0.00**15b. Health insurance 15b. \$ **83.46**15c. Vehicle insurance 15c. \$ **176.84**15d. Other insurance. Specify: Liability Insurance 15d. \$ **334.87**Motor Home Insurance \$ **60.00****16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.Specify: Self Employment Tax 16. \$ **154.17**Specify: IRS taxes \$ **250.00****17. Installment or lease payments:**17a. Car payments for Vehicle 1 17a. \$ **0.00**17b. Car payments for Vehicle 2 17b. \$ **0.00**17c. Other. Specify: 17c. \$ **0.00**17d. Other. Specify: 17d. \$ **0.00****18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**18. \$ **0.00****19. Other payments you make to support others who do not live with you.**\$ **0.00**

Specify: 19.

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.20a. Mortgages on other property 20a. \$ **0.00**20b. Real estate taxes 20b. \$ **0.00**20c. Property, homeowner's, or renter's insurance 20c. \$ **0.00**20d. Maintenance, repair, and upkeep expenses 20d. \$ **0.00**20e. Homeowner's association or condominium dues 20e. \$ **0.00****21. Other:** Specify: Haircuts and miscellaneous21. +\$ **20.00**License and tags +\$ **15.00**Tax preparation +\$ **154.17****22. Your monthly expenses.** Add lines 4 through 21.22. \$ **5,936.94**

The result is your monthly expenses.

23. Calculate your monthly net income.23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ **8,936.94**23b. Copy your monthly expenses from line 22 above. 23b. -\$ **5,936.94**23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.23c. \$ **3,000.00****24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.☒ Yes.

Explain:

Debtor runs an Adult Foster Care facility in her home. Expense for the AFC are included in the budgeted items.

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Western District of Michigan**

In re **Deborah Goderre**

Debtor(s)

Case No. **15-00837**

Chapter **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **19** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 19, 2015**

Signature **/s/ Deborah Goderre**

Deborah Goderre

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.